

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on January 20, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ellen Elizabeth Newitt  
4414 Three Chopt Rd.  
Gum Spring, VA 23065

Case Number: 14-30267-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-6863

Attorney for Debtor(s) (name and address):

Jessica L. Fellows  
America Law Group Inc.  
2800 N. Parham Road  
Suite 100  
Henrico, VA 23294  
Telephone number: (804) 308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **February 20, 2014**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **May 21, 2014**

For a governmental unit: **July 21, 2014**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: April 21, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **March 19, 2014**

Time: **09:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: January 21, 2014

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Ellen Elizabeth Newitt  
 Debtor

Case No. 14-30267-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1  
 Form ID: B9I

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jan 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2014.

db  
 12175848 +Ellen Elizabeth Newitt, 4414 Three Chopt Rd., Gum Spring, VA 23065-2027  
 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 12175849 +Behavioral Health Group, at St. Mary's, 7007 Harbor View Blvd, Ste 108,  
 Suffolk, VA 23435-2719  
 12175850 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538  
 12175852 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 12175853 #+Columbia House DVD, Customer Service Center, PO Box 91601, Rantoul, IL 61866-8601  
 12175855 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 12175854 Comcast, 5401 Staples Mill Road, re: Equipment, Henrico, VA 23228-5421  
 12175858 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)  
 12175857 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024  
 12175859 +Doubleday Large Print BookClub, PO Box 916400, Rantoul, IL 61866-6400  
 12175860 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
 12175861 +Essex Bank, PO Box 965, Tappahannock, VA 22560-0965  
 12175862 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,  
 North Chesterfield, VA 23236-0000)  
 12175863 Gastrointestinal Specialists, 2369 Staples Mill Road, Suite 200, Richmond, VA 23230-2918  
 12175864 +Goochland County, Treasurer's Office, P.O.Box 188, Goochland, VA 23063-0188  
 12175868 +Homestyle Books, Member Service Center, PO Box 916400, Rantoul, IL 61866-6400  
 12175869 +Jefferson Capital, 16 Mclelland Rd, Saint Cloud, MN 56303-2160  
 12175872 +LTVA, 2922 Hatahway Road, P.O. Box 8984, Richmond, VA 23225-0684  
 12175870 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 12175871 +London Towne, 5618 Eunice Dr, Henrico, VA 23228-1806  
 12175876 +Phy/Crossridge Ped/IM-DeptMRMC, 7007 Harbour View Blvd, Suite 108, Suffolk, VA 23435-2719  
 12175877 Richmond Emergency Physicians, PO Box 79013, Baltimore, MD 21279-0013  
 12175879 +Rolf Emergency Phys, PO Box 37934, Philadelphia, PA 19101-0534  
 12175880 +Round2 Recvr, 3690 E I 240 Service Rd, Oklahoma City, OK 73135-1737  
 12175881 +Verizon Virginia, One Verizon Way, Basking Ridge, NJ 07920-1097  
 12175882 Virginia Emer Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151  
 12175883 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: fellows.jl@gmail.com Jan 22 2014 02:26:29 Jessica L. Fellows,  
 America Law Group Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294  
 tr +E-mail/Text: station01@richchap13.com Jan 22 2014 02:27:06 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819  
 12175851 +EDI: CAPITALONE.COM Jan 22 2014 02:13:00 Capital One Bank, PO Box 85168,  
 Richmond, VA 23285-5168  
 12175856 E-mail/Text: crbankruptcy@commrad.com Jan 22 2014 02:27:54 Commonwealth Radiology, PC,  
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421  
 12175866 EDI: HCA2.COM Jan 22 2014 02:13:00 Henrico Doctor's Hospital, PO Box 13620,  
 Richmond, VA 23225-8620  
 12175867 EDI: HCA2.COM Jan 22 2014 02:13:00 Henrico Doctors Hospital--Frst, PO Box 740760,  
 Cincinnati, OH 45274-0760  
 12175869 +EDI: JEFFERSONCAP.COM Jan 22 2014 02:13:00 Jefferson Capital, 16 Mclelland Rd,  
 Saint Cloud, MN 56303-2160  
 12175873 +EDI: MID8.COM Jan 22 2014 02:13:00 Midland Funding, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 12175874 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 22 2014 02:27:34 Nco Fin/38,  
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452  
 12175875 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 22 2014 02:27:34 Nco Fin/99,  
 PO Box 15636, Wilmington, DE 19850-5636  
 12175878 +EDI: PHINRJMA.COM Jan 22 2014 02:13:00 Rjm Acq Llc, 575 Underhill Blvd., Suite 224,  
 Syosset, NY 11791-3416  
 12175884 EDI: WACHOVIA.COM Jan 22 2014 02:13:00 Wachovia Bank, Bankruptcy Central VA 7359,  
 PO Box 13765, Roanoke, VA 24037-3765  
 12175885 +EDI: WFFC.COM Jan 22 2014 02:13:00 Wells Fargo Bank, PO Box 5100,  
 Sioux Falls, SD 57117-5100

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12175865 ##+Grogan & Associates, re: LTVA t/a London Towne Apts, 206 E Cary Street,  
 Richmond, VA 23219-3737

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: ramirez-1  
Form ID: B9I

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Total Noticed: 40

Date Rcvd: Jan 21, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om  
Jessica L. Fellows on behalf of Debtor Ellen Elizabeth Newitt fellows.jl@gmail.com,  
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com;DLGHearings@gmail.  
com

TOTAL: 2